

In re:  
Shirley Ellzy  
Debtor

Case No. 23-13019-mdc  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Feb 02, 2024

User: admin  
Form ID: 318

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Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 04, 2024:

Recip ID	Recipient Name and Address
db	Shirley Ellzy, PO Box 2075, Bristol, PA 19007-0875
14822415	+ Aqua Pennsylvania, Attn: Bankruptcy, 762 W Lancaster Ave, Bryn Mawr, PA 19010-3489
14822422	LVNV Funding LLC, Attn: Bankruptcy, 6801 S Cimarron Rd Ste 424-J, Las Vegas, NV 89113-2273
14822426	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14822429	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QRHHOLBER.COM	Feb 03 2024 05:19:00	ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
smg	Email/Text: megan.harper@phila.gov	Feb 03 2024 00:20:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Feb 03 2024 05:19:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 03 2024 00:20:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14822414	+ Email/Text: broman@amhfcu.org	Feb 03 2024 00:20:00	American Heritage Federal Credit Union, Attn: Bankruptcy, 2060 Red Lion Rd, Philadelphia, PA 19115-1699
14822416	+ Email/Text: caineweiner@ebn.phinsolutions.com	Feb 03 2024 00:19:00	Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546
14822417	^ MEBN	Feb 03 2024 00:18:45	Chime/Stride Bank, Attn: Bankruptcy, PO Box 417, San Francisco, CA 94104-0417
14822418	+ Email/Text: bknotice@ercbpo.com	Feb 03 2024 00:20:00	Enhanced Recovery Company, Attn: Bankruptcy 8014 Bayberry Road, Jacksonville, FL 32256-7412
14822419	+ EDI: AMINFOFP.COM	Feb 03 2024 05:19:00	First Premier Bank, Attn: Bankruptcy, PO Box 5524, Sioux Falls, SD 57117-5524
14822420	+ Email/Text: bankruptcy@firstpointcollectionresources.com	Feb 03 2024 00:20:00	FirstPoint Collection Resources, Attn: Bankruptcy 225 Commerce Place, Greensboro, NC 27401-2426
14822421	EDI: IRS.COM	Feb 03 2024 05:19:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14822423	+ Email/Text: bankruptcygroup@peco-energy.com	Feb 03 2024 00:20:00	PECO Energy Company, 2301 Market St, Philadelphia, PA 19103-1380
14822424	Email/Text: fesbank@attorneygeneral.gov		

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		Feb 03 2024 00:19:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120
14822425	EDI: PENNDEPTREV		
		Feb 03 2024 05:19:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14822425	Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Feb 03 2024 00:20:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14822427	+ Email/Text: enotifications@santanderconsumerusa.com		
		Feb 03 2024 00:20:00	Santander Consumer USA, Inc, Attn: Bankruptcy, PO Box 961245, Fort Worth, TX 76161-0244
14822428	+ Email/Text: bankruptcydepartment@tsico.com		
		Feb 03 2024 00:20:00	Transworld System Inc, PO Box 15630, Wilmington, DE 19850-5630
14822430	+ Email/Text: ECMCBKNotices@ecmc.org		
		Feb 03 2024 00:20:00	U.S. Department of Education, P.O. Box 16408, Saint Paul, MN 55116-0408
14822431	^ MEBN		
		Feb 03 2024 00:18:50	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14822432	EDI: VERIZONCOMB.COM		
		Feb 03 2024 05:19:00	Verizon Wireless, Attn: Bankruptcy Administration, 500 Technology Dr Ste 550, Saint Charles, MO 63304-2225

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 04, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 1, 2024 at the address(es) listed below:

Name	Email Address
MICHAEL A. CIBIK	on behalf of Debtor Shirley Ellzy mail@cibiklaw.com cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@kramerica.enterprises;ecf@michaelscottpaper.co;ecf@nalabean.gg
ROBERT H. HOLBER	trustee@holber.com rholber@ecf.axosfs.com
ROBERT H. HOLBER	on behalf of Trustee ROBERT H. HOLBER trustee@holber.com rholber@ecf.axosfs.com

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United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	<u>Shirley Ellzy</u>	Social Security number or ITIN	xxx-xx-2723
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	23-13019-mdc		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Shirley Ellzy

2/1/24

**By the court:** Magdeline D. Coleman  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**